

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

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|---|-----------|------------------------|
| IN RE: David Frederick Ralls Jr | | |
| | Debtor(s) | CHAPTER 13 |
| Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as trustee of MFA 2023- INV1 Trust | | |
| | Movant | NO. 24-12228 AMC |
| vs. | | |
| David Frederick Ralls Jr | | |
| | Debtor(s) | 11 U.S.C. Sections 362 |
| Scott F. Waterman | | |
| | Trustee | |

ORDER

AND NOW, this day of , 2025 at Philadelphia, upon failure of Debtor(s) and the Trustee to file and Answer or otherwise plead, it is:

ORDERED THAT: The Motion for Relief from the Automatic Stay of all proceedings is granted and the Automatic Stay of all proceeding, as provided under Section 362 of the Bankruptcy Abuse and Consumer Protection Act of 2005 (The Code), 11 U.S.C. Section 362, is modified with respect to the subject premises located at 905 North 50Th Street, Philadelphia, PA 19131 ("Property), so as to allow Movant, its successors or assignees, to proceed with its rights and remedies under the terms of the subject Mortgage and pursue its in rem State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

United States Bankruptcy Judge.